

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

RAPHAEL PARAMO  
DONNA RAE PARAMO  
Debtor(s)

Case No. 08-26248

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/30/2008.
- 2) The plan was confirmed on 12/10/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/27/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/28/2012.
- 5) The case was completed on 08/27/2013.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,830.00.
- 10) Amount of unsecured claims discharged without payment: \$6,830.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$149,535.18
Less amount refunded to debtor	\$73.18

**NET RECEIPTS:**

**\$149,462.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,112.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,297.14
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$10,409.14**

Attorney fees paid and disclosed by debtor: \$1,388.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	850.00	747.79	747.79	747.79	0.00
CITIZENS AUTOMOBILE FINANCE	Unsecured	950.00	NA	NA	0.00	0.00
CITIZENS AUTOMOBILE FINANCE	Secured	10,400.00	10,987.36	10,987.36	10,987.36	910.67
COUNTRYWIDE HOME LOANS	Secured	72,000.00	71,912.63	82,887.69	82,887.69	0.00
COUNTRYWIDE HOME LOANS	Secured	NA	71,912.63	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	8,000.00	4,177.91	4,177.91	4,177.91	0.00
COUNTRYWIDE HOME LOANS	Secured	NA	4,277.91	4,277.91	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	5,200.00	5,184.99	5,184.99	5,184.99	0.00
EAST BAY FUNDING	Unsecured	700.00	590.17	590.17	590.17	0.00
ECAST SETTLEMENT CORP	Unsecured	16,000.00	15,848.38	15,848.38	15,848.38	0.00
ECAST SETTLEMENT CORP	Unsecured	500.00	447.38	447.38	447.38	0.00
ECAST SETTLEMENT CORP	Unsecured	9,100.00	9,031.42	9,031.42	9,031.42	0.00
ECAST SETTLEMENT CORP	Unsecured	600.00	547.34	547.34	547.34	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	15,848.38	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	2,074.96	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	500.00	514.95	514.95	514.95	0.00
ECAST SETTLEMENT CORP	Unsecured	650.00	770.01	770.01	770.01	0.00
FIA CARD SERV/BANK OF AMERICA	Unsecured	2,100.00	2,074.96	2,074.96	2,074.96	0.00
LVNV FUNDING	Unsecured	70.00	530.22	530.22	530.22	0.00
LVNV FUNDING	Unsecured	800.00	766.74	766.74	766.74	0.00
LVNV FUNDING	Unsecured	250.00	224.70	224.70	224.70	0.00
NEWPORT NEWS	Unsecured	150.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,100.00	2,068.96	2,068.96	2,068.96	0.00
PREMIER BANK CARD	Unsecured	200.00	251.97	251.97	251.97	0.00
PREMIER BANK CARD	Unsecured	NA	282.00	282.00	282.00	0.00
RECOVERY MANAGEMENT SYSTEM	Unsecured	200.00	192.33	192.33	192.33	0.00
SEARS/CBSD	Unsecured	530.00	NA	NA	0.00	0.00
TECH FEDERAL CREDIT UNION	Unsecured	5,200.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK NAT	Unsecured	100.00	14.92	14.92	14.92	0.00

## **Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$82,887.69	\$82,887.69	\$0.00
Mortgage Arrearage	\$4,177.91	\$4,177.91	\$0.00
Debt Secured by Vehicle	\$10,987.36	\$10,987.36	\$910.67
All Other Secured	\$4,277.91	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$102,330.87</b>	<b>\$98,052.96</b>	<b>\$910.67</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$40,089.23</b>	<b>\$40,089.23</b>	<b>\$0.00</b>

## **Disbursements:**

Expenses of Administration	<u>\$10,409.14</u>
Disbursements to Creditors	<u>\$139,052.86</u>
<b>TOTAL DISBURSEMENTS :</b>	

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/30/2013

By:/s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.